Medicare Now Covers All Forms of PrEP to Prevent HIV

Medicare Part B covers oral and injectable PrEP and related HIV services at no out-of-pocket cost. But here's some advice.

October 4, 2024 By Trent Straube

Medicare Part B, the federal health insurance for people 65 and older or with certain disabilities, now covers pre-exposure prophylaxis (PrEP) and related services for folks at risk of getting HIV. PrEP as HIV prevention is available as daily tablets and a long-acting injectable. Medicare will cover both.

What's more, there are no out-of-pocket or cost-sharing fees for PrEP coverage. However, the Centers for Medicare & Medical Services (CMS) advises people to double-check that their pharmacies can bill Medicare Part B; most national chain pharmacies are set up to do this, but some smaller shops can't. If you need help finding a pharmacy that can provide PrEP, call 800-MEDICARE (800-633-4227).

> PrEP for HIV medications are now covered under #Medicare Part B instead of Medicare Part D for both oral and injectable forms of the medication.
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> pic.twitter.com/0RCQSUNXHO
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> — CMSGov (@CMSGov) October 1, 2024

According to CMS, if you qualify for PrEP and Medicare, the covered services include:

- Food and Drug Administration–approved oral or injectable PrEP medication. If you're getting an injectable drug, Medicare Part B also covers the fee for injecting the drug.

- Up to eight individual counseling sessions (including HIV risk assessment, HIV risk reduction and medication adherence) every 12 months.

- Up to eight HIV screenings every 12 months.

- A hepatitis B virus screening.

.@HIVHep on @CMSgov decision to cover all #PrEP drugs, labs & visits w/o copay in #Medicare #PartB: "We commend the Biden-Harris admin for ↑ PrEP uptake w/all the tools at its disposal. Now these policies must be properly implemented & enforced" https://t.co/x3m47AN0va pic.twitter.com/jXIzxle0Tf

— HIV+Hepatitis Policy Institute (@HIVHep) October 4, 2024

"We commend the Biden-Harris administration for increasing PrEP uptake using all the tools at its disposal," said Carl Schmid, executive director of the HIV+Hepatitis Policy Institute, in a press statement. "Patient cost-sharing has been a significant barrier for Medicare beneficiaries. With this new NCD [National Coverage Determination], people on Medicare can join those with private insurance who can access PrEP without cost-sharing. Now we have to make sure these policies are properly implemented and enforced."

Nick Armstrong, the advocacy and government affairs manager for The AIDS Institute, elaborated on that topic in a separate press statement. "We urge CMS to continue working with the HIV community, providers, pharmacies, and pharmacists to ensure that this coverage transition does not cause any delays or disruptions in access to PrEP," he said. "We also urge pharmacies to ensure that this transition does not cause disruptions for their patients."

> The AIDS Institute has put together a one-page resource for Medicare beneficiaries about this important change, which can be found here: https://t.co/Um8NRo0o9A
>
> — The AIDS Institute (@AIDSadvocacy) October 1, 2024

To learn more about PrEP, see the POZ Basics on HIV Prevention: Pre-Exposure Prophylaxis (PrEP).

Under rules of the Affordable Care Act (ACA, or Obamacare), preventive health services that receive an A or B grade from the U.S. Preventive Services Task Force (USPSTF) must be covered by health insurance. To date, the Food and Drug Administration (FDA) has approved three forms of PrEP: Two are daily pills, and one is a shot given every two months. In August 2023, the task force gave all three PrEP forms of HIV prevention an A grade.

Before CMS's statement about Medicare PrEP coverage earlier this week, Medicare covered PrEP for over 45,000 clients through its Part D program, which covers prescription drugs, according to HIV+Hep. But now coverage is moved to Part B, which includes medical care and services, and the PrEP coverage includes long-acting injectables.

In related news, conservatives have in recent years filed lawsuits challenging the ACA's mandate to cover preventive health services, ranging from PrEP to cancer screenings. A few months ago, a federal appeals court mostly upheld coverage. As POZ wrote in June:

"In short, only the eight businesses that brought the Texas lawsuit, Braidwood v. Becerra, will no longer be required to cover certain preventive health care services. Although the 5th Circuit Court of Appeals in New Orleans didn't strike down the prevention coverage mandate nationwide that is part of the Affordable Care Act (ACA, or Obamacare), the case was sent back to the lower court and could eventually land at the Supreme Court, potentially endangering robust prevention coverage in the future....

"In earlier rulings involving this case, a Texas judge said that because the USPSTF's members are not appointed by the president and approved by the Senate, the panel is unconstitutional."

In related PrEP news, recent clinical trial results show that lenacapavir, a long-acting injectable given every six months, is shown to be highly effective for women and for gay men and gender-diverse people.

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